

**DELAWARE • MARYLAND STATE OFFICE**  
**Rural Business Development Grant (RBDG) FY21 Application Guide**

***Applications must be received by 4:30PM EST on March 31, 2021.***

RBDG Purpose and Eligibility:

As specified in [7 CFR Part 4280, Subpart E – Rural Business Development Grants](#), the purpose of the RBDG is to fund various business enterprise and business opportunity projects that serve rural areas.

***Business Enterprise Projects:*** Benefit specific small and emerging businesses (private and/or nonprofit businesses which will employ 50 or fewer employees and have less than \$1 million in gross revenue) in rural areas. Projects must have a reasonable prospect that they will result in the development or financing of small and emerging businesses.

***Business Opportunity Projects:*** Provide business and economic development services in rural areas that are consistent with local and area-wide strategic plans for community and economic development. Projects must have a reasonable prospect that they will result in the economic development of a rural area.

To be eligible for funding, applicants must:

- 1) be a public body / government entity, Indian tribe, or nonprofit entity serving rural areas;
- 2) have sufficient financial strength and expertise in the proposed activities;
- 3) provide their Dun and Bradstreet Data Universal Numbering System (DUNS) number and be actively registered in the System for Awards Management (SAM);
- 4) not have any delinquent debt to the Federal Government; and
- 5) have the legal authority necessary to apply for and carry out the purpose of the grant.

Applicants must also demonstrate a need for the project and include a basis for determining the project's success or failure.

Funding Provisions:

Smaller requests of \$30,000 or less for DE business enterprise projects and \$40,000 or less for MD business enterprise projects are encouraged due to limited allocations of enterprise funding. Business opportunity project funding is further limited – about \$20,000 for DE and \$35,000 for MD – and therefore even smaller requests for business opportunity projects are encouraged. Grants will be considered for the amount needed to assist with completion of a project, provided the project can reasonably be expected to be completed within 1 full year. Grant funds may be used jointly with funding from the applicant or other sources.

Applying for a Grant:

Applicants are encouraged to review [§ 4280.416 Applicant eligibility](#), [§ 4280.417 Project eligibility](#), [§ 4280.423 Ineligible uses of grant funds](#), and this entire application guide to ensure eligibility prior to submitting an application. Applicants should also contact Business and Cooperative Programs to discuss proposed projects with a Specialist and use the Delaware • Maryland RBDG Application Checklist to apply. Applications can be submitted by email or mail.

General Processing and Scoring:

Each eligible application will be reviewed and assigned a priority rating score in accordance with [§ 4280.435 Scoring criteria](#). Applications are scored using the following priorities: Leveraging (other funds committed to the project); Economic Conditions (natural disaster trauma, job loss,

long-term poverty, long-term population decline); Population; Unemployment; Median Household Income; Experience; Small Business Start-Up or Expansion; Jobs Created or Saved; Size of Grant Request; Indirect Cost; and Discretionary Points.

*Discretionary Points:*

Discretionary points can only be given to first-time applicants. However, if two projects have the same score, one discretionary point may be added to the project that best fits the State's strategic plan regardless of whether the applicant is a first-time applicant or not. Discretionary points must be supported with a written justification. Permissible justifications are geographic distribution of funds, special Secretary of Agriculture initiatives such as Priority Communities, or a state's strategic goals.

Projects that promote agriculture and rural prosperity by providing measurable results to help rural communities build robust and sustainable economies through strategic investments in infrastructure, partnerships, and innovation are encouraged. Additional information on the Interagency Task Force on Agriculture and Rural Prosperity can be found online at [www.usda.gov/ruralprosperity](http://www.usda.gov/ruralprosperity). For FY21, discretionary points will be extended to projects that promote agriculture and rural prosperity. Additionally, discretionary points will be awarded under the following five categories:

1. Innovation and Entrepreneurship  
Projects that inspire innovation and entrepreneurship throughout their lifecycle. This includes projects that are, or are planned to be, developed by incubators, accelerators, industry clusters, makerspaces, and technology hubs that support the commercialization of new technologies.
2. Leveraged Investments in Opportunity Zones  
Delaware has 25 Opportunity Zones and additional information can be found online at: <https://business.delaware.gov/opportunity-zones/>. Maryland has 149 Opportunity Zones and additional information can be found online at: <https://dhcd.maryland.gov/Pages/OZ/OpportunityZones.aspx>.
3. Assistance to Distressed Communities  
Distressed communities are identified in the Distressed Communities Index published by the Economic Innovation Group and can be found online at <https://eig.org/dci>.
4. Strategic Economic and Community Development  
Projects that support the implementation of multi-jurisdictional strategic economic and community development plans.
5. Assistance to National Scenic Areas  
Projects in coastal communities that support innovation and job growth as well as projects in National Scenic Areas that have been devastated by wildfires.

Applications will be selected based on priority ratings and the total funding available.

Notification of Decision:

If an application is determined ineligible or no further action will be taken, the Agency will provide written notification outlining the reasons why the application was not favorably considered and provide appeal rights.

If an application is approved, the Agency will provide written notification outlining the conditions under which the grant will be made, including, but not limited to, an Agency grant agreement.

Agency Contact Information:

USDA Rural Development  
Business and Cooperative Programs  
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Dover, DE 19904  
302.857.3628  
[www.rd.usda.gov](http://www.rd.usda.gov)

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